

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GINA M. HUDEC

Case No. 19-23180CMB

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winneccour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/13/2019.
- 2) The plan was confirmed on 09/30/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/28/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/05/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,968.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,600.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$984.53
Court Costs	\$0.00
Trustee Expenses & Compensation	\$273.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,257.53**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERIC	Unsecured	53.00	NA	NA	0.00	0.00
AAS DEBT RECOVERY INC/AMERIC	Unsecured	NA	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	109.50	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	578.92	NA	NA	0.00	0.00
ALLEGHENY RADIOLOGY ASSOC.	Unsecured	71.00	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Unsecured	337.00	337.22	337.22	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	270.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)	Secured	10,625.54	2,498.85	2,498.85	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)	Secured	NA	1,819.92	1,819.92	0.00	0.00
DOLLAR BANK FSB(*)	Unsecured	1,226.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	4,542.25	4,604.89	4,604.89	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	427.00	427.95	427.95	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	382.48	382.48	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	5,927.97	5,927.97	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	949.76	949.76	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	414.87	414.87	0.00	0.00
MED EXPRESS	Unsecured	29.83	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	591.21	0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	3,981.25	3,981.25	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	2,253.53	2,253.53	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	1,994.13	1,994.13	0.00	0.00
PINNACLE SERVICE SOLUTIONS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
PLUM BORO MUNICIPAL AUTH	Unsecured	785.25	NA	NA	0.00	0.00
PLUM BOROUGH SD (PLUM) (RE)	Secured	50,086.04	NA	NA	0.00	0.00
PNC BANK	Secured	22,602.00	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	160,000.00	183,020.88	0.00	4,834.76	0.00
PNC BANK NA	Secured	0.00	79,145.39	79,145.39	0.00	0.00
PREMIER MEDICAL ASSOC	Unsecured	120.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - M	Unsecured	NA	201.82	201.82	0.00	0.00
UNITED AUTO CREDIT CORP(*)	Secured	5,314.00	5,350.72	5,350.72	281.55	221.16

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$4,834.76	\$0.00
Mortgage Arrearage	\$79,145.39	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,350.72	\$281.55	\$221.16
All Other Secured	\$4,318.77	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$88,814.88</b>	<b>\$5,116.31</b>	<b>\$221.16</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,475.87</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,257.53</u>
Disbursements to Creditors	<u>\$5,337.47</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$6,595.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/08/2020

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.